

IN RE:
CURTIS J. KALCHTHALER

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-20355
FILED
8/12/24 3:55 pm

CLERK
U.S. BANKRUPTCY
COURT - WDPA

Chapter 13
Related to Dkt. No. 99

ORDER OF COURT

AND NOW, this 12th day of August 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

BY THE COURT:



GREGORY J. ADDONIO jah
CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:
Curtis J. Kalchthaler
Debtor

Case No. 19-20355-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Aug 12, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:

Recip ID	Recipient Name and Address
db	+ Curtis J. Kalchthaler, 3711 Main St., Munhall, PA 15120-3266
14985291	+ Borough of Munhall Garbage, c/o Legal Tax Services Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
15000531	+ MDJ 05-2-15, Thomas R. Torkowsky, 510 East 8th Avenue, Munhall, PA 15120-1904
15015378	+ Munhall Borough, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
14985298	Pingora Loan Servicing LLC, c/o Peter Wapner Esq., Phelan Hallinan Diamond & Jones, 1 Penn Center Suburban Station Ste 1400, Philadelphia, PA 19103
14985302	Synchrony Bank, c/o Portfolio Recovery Associates 120 Co, Suite 100, Norfolk, VA 23502
14985303	Time Payment Corporation, 16 North East Executive Office Park, # 200, Burlington, MA 01803

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 12 2024 23:58:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 12 2024 23:58:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 13 2024 00:17:50	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15005575	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 12 2024 23:58:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14985290	+ Email/Text: bankruptcy@rentacenter.com	Aug 12 2024 23:59:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15000523	^ MEBN	Aug 12 2024 23:48:17	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15000525	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:19:35	Capital One, P.O. Box 85520, Richmond, VA 23285
14985292	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:17:29	Capital One, P.O. Box 85520, Richmond, VA 23285
15028899	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:20:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15013330	Email/Text: BNCnotices@dcmservices.com	Aug 12 2024 23:58:00	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
14985293	+ Email/PDF: creditonebknotifications@resurgent.com		

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14985294	Email/Text: mrdiscen@discover.com	Aug 13 2024 00:19:40	Credit One Bank, c/o LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875
14989187	Email/Text: mrdiscen@discover.com	Aug 12 2024 23:58:00	Discover Card, Discover Financial Services, Po Box 15316, Wilmington, DE 19850
15027760	+ Email/Text: kburkley@bersteinlaw.com	Aug 12 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14985295	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 12 2024 23:59:00	Fingerhut, c/o Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
14985296	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 12 2024 23:59:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15000530	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 12 2024 23:58:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
15003411	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 12 2024 23:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14989316	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2024 00:05:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15097425	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 13 2024 00:06:42	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15000532	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 12 2024 23:59:00	Midland Funding LLC, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
15004804	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 12 2024 23:59:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15046964	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 13 2024 00:18:44	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15030506	^ MEBN	Aug 12 2024 23:48:25	PINGORA LOAN SERVICING LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, SUITE 3-142, TROY MI 48098-2639
15030336	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2024 00:20:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14986417	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2024 00:20:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14985297	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:06:41	Paypal/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15001972	+ Email/Text: ebnpeoples@grblaw.com	Aug 12 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14985299	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2024 00:18:38	Resurgent Capital, LVNV Funding, Po Box 1269, Greenville, SC 29602-1269
14985300	+ Email/Text: bknotice@ercbpo.com	Aug 12 2024 23:59:00	Sprint, c/o Enhanced Recovery Corp., Po Box 57547, Jacksonville, FL 32241-7547
14985301	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 12 2024 23:59:00	Synchrony Bank, c/o Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
14985304	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 13 2024 00:21:09	U.S Department of Education, c/o Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15013780	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 13 2024 00:06:42	U.S. Department of Housing and Urban Development, 451 7th St. S.W., Washington, DC 20410-0002
15017819	Email/Text: BNCnotices@dcmservices.com	Aug 12 2024 23:58:00	UPMC Health Services, PO Box 1123,

District/off: 0315-2

User: auto

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14985305	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 12 2024 23:59:00	Minneapolis MN 55440-1123
			UPMC Tuition Benefit, C/O Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14985306	+ Email/Text: webadmin@vhllc.co	Aug 12 2024 23:59:00	Vance & Huffman LLC, 55 Monette Parkway, Suite 100, Smithfield, VA 23430-2577
15023814	Email/PDF: ebn_ais@aisinfo.com	Aug 13 2024 00:06:50	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15007266	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 13 2024 00:21:11	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
14985307	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 13 2024 00:05:52	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		PINGORA LOAN SERVICING LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15000522	*+	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15000524	*+	Borough of Munhall Garbage, c/o Legal Tax Services Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
15000526	*+	Credit One Bank, c/o LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875
15000527	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card, Discover Financial Services, Po Box 15316, Wilmington, DE 19850
15000528	*+	Fingerhut, c/o Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
15000529	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15000534	*+	Paypal/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15000535	*	Pingora Loan Servicing LLC, c/o Peter Wapner Esq., Phelan Hallinan Diamond & Jones, 1 Penn Center Suburban Station Ste 1400, Philadelphia, PA 19103
15000536	*+	Resurgent Capital, LVNV Funding, Po Box 1269, Greenville, SC 29602-1269
15000537	*+	Sprint, c/o Enhanced Recovery Corp., Po Box 57547, Jacksonville, FL 32241-7547
15000539	*	Synchrony Bank, c/o Portfolio Recovery Associates 120 Co, Suite 100, Norfolk, VA 23502
15000538	*+	Synchrony Bank, c/o Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
15000540	*	Time Payment Corporation, 16 North East Executive Office Park, # 200, Burlington, MA 01803
15000541	*+	U.S Department of Education, c/o Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15000542	*+	UPMC Tuition Benefit, C/O Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15000543	*+	Vance & Huffman LLC, 55 Monette Parkway, Suite 100, Smithfield, VA 23430-2577
15000544	*+	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
15000533	##+	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe - Suite 205, Canonsburg, PA 15317-8584

TOTAL: 2 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmllawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com
Jerome B. Blank	on behalf of Creditor PINGORA LOAN SERVICING LLC jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Curtis J. Kalchthaler julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com btemple@bernssteinlaw.com;aepiscopo@bernssteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernssteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PINGORA LOAN SERVICING LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10